



## ***NORTH FLORIDA DISTRICT NEWS***

**WINTER 2003**

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### **Million-Dollar Selling Opportunity for Your Businesses- Real Opportunities; Not Just another Trade Show-**

The U.S. Chamber of Commerce and SBA are bringing government agency and private company contracting officers representing millions of dollars worth of contracts—specifically tailored for small businesses—to Central Florida on March 4-5, 2003. Small businesses that register for the two-day event will have the opportunity to schedule one-on-one meetings with potential buyers (both corporate and government agency) who have real contract needs to fill. The federal government alone spends \$200 billion annually on products and services—23% of which must go to small businesses. Couple this extraordinary potential with local government agencies and private industry buyers, and we are bringing millions of dollars worth of contracts to the Central Florida Business Matchmaking event. This is worth your time! In addition to the matchmaking appointments, we will have a full schedule of educational sessions, featuring experts in areas of particular interest to small business. Some of the buyers who will be at the Central Florida Business Matchmaking event include: Department of Agriculture, U.S. Army Corps of Engineers, Boeing, CH2M Hill, Honeywell, Northrop Grumman, University of South Florida, University of Central Florida, and more.

**To register today, visit  
[www.uschamber.com/  
events/matchmaking](http://www.uschamber.com/events/matchmaking) or call  
U.S. Chamber  
customer service at  
800-638-6582 or Lola Kress  
at the SBA, 904-443-1933 or  
e-mail [lola.kress@sba.gov](mailto:lola.kress@sba.gov)**



### ***A Message From Nuby Fowler, Regional Administrator-***

Leading America to Economic Recovery- Small Business is the engine driving America's economy, representing 99% of all employers, employing 51% of all private sector workers and generating over two-thirds of all new jobs. Here in the



Southeast we have long recognized the value of small business to our local, state and regional economies and have created an environment favorable to the development and growth of small businesses. Both state and municipal governments have worked to institute tax, labor, regulatory and environmental laws that are balanced, but that foster rather than hinder small business growth.

Similarly, President Bush's plan for economic recovery brings balanced relief to a host of economic ills. The plan provides new tax incentives designed to help small businesses make important job-creating investments, tax cuts like elimination of the death tax and targeted income tax revisions that will put more money into the economy now, relief for the unemployed and incentives for private sector investment. This is a winning formula; especially when coupled with the Administration's agenda for small business that includes tearing down the regulatory barriers to job creation, giving small business a voice in the regulatory process and empowering small business owners with greater insurance options for their employees. President Bush has without question made small business a priority for this Administration and placed it at the core of his economic recovery plan.

We at SBA and our partners have an equally important role in economic recovery; providing 21st century service to our small business customer, expanding the use of SBA programs and services and giving small businesses the advice they need to navigate our current challenges. I am pledging my energy to insure that small businesses in this region have the tools they need to lead us to recovery. I charge each member of the SBA family to do the same. Best wishes for a prosperous 2003!

## *Messages from District Director . . .* **Wilfredo J. Gonzalez**

### **THANKS TO SCORE.....** **COUNSELORS TO AMERICA'S SMALL BUSINESS**

The North Florida SCORE volunteers pave the road for the delivery of SBA's Programs and Services. We feel very privileged to have such dedicated and knowledgeable volunteers working on behalf of the SBA to educate and assist potential and existing small businesses. The hard work and the expert advice of the SCORE Volunteers do not go unnoticed. In Fiscal Year 2002, SCORE volunteers assisted 440,293 small businesses, 215,095 new counseling cases, and held 6,252 workshops nationwide in order to best serve the small business community. For more information on SCORE, please visit <http://www.score.org/>. **THANK YOU SCORE!!!!**



*Pictured Above: SCORE Volunteers from the Orlando Chapter hard at work at the Florida Lenders' Conference held in June 2002.*



### **CommunityExpress-**

This pilot loan program is a unique and innovative SBA loan program designed to provide streamlined business financing and management and technical assistance to targeted small businesses. It is a joint initiative between the US Small Business Administration (SBA) and the National Community Reinvestment Coalition (NCRC). The **CommunityExpress** program is targeted primarily to Emerging Markets —those businesses who are underrepresented in the population of business owners compared to their representation in the overall population. The program is offered through hundreds of selected SBA lenders located throughout the nation. Under **CommunityExpress**, approved lenders are allowed to use streamlined and expedited loan review and approval procedures to process SBA guaranteed loans. These lenders use mostly their own loan analyses, loan procedures, and loan documentation to process SBA loans up to \$250,000. For more information on **CommunityExpress**, please visit <http://www.sba.gov/financing/frcomexp.html>.

### **FY 2003 LOAN GOALS** **PERCENT OF GOAL ACHIEVED FOR NORTH FLORIDA** **through December 31, 2002**

GOAL CATEGORY	FY 03 GOAL	FY 2003 ACTUAL	
		#	%
EMERGING MARKETS*	533	105	20%
VETERAN	121	20	17%
INTERNATIONAL TRADE	8	0	0%

\* Goals for individual categories were eliminated in FY03 and one goal for Emerging Markets was added; this includes loans made to all minorities and women.

## ***SBA North Florida District Office Staff Directory***

### ***Main Office: (904) 443-1900***

#### ***Director's Office***

Wilfredo J. Gonzalez, District Director  
Deborah E. Brown, Deputy District Director  
John F. Carroll, Info. Technology Specialist

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#### ***Administration***

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Jacqueline Jackson, Program Support Assistant

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#### ***District Counsel's Office***

Paul Arrington, District Counsel  
Alicia Vakili, Paralegal Specialist

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#### ***Minority Enterprise Development Office***

##### ***8(a) Business Development & Procurement***

Ed Phillips, Business Opportunity Specialist  
Nancy Alvarez-Hernandez, ED Specialist  
Ronald J. Ammerman, Supervisory ED Specialist

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#### ***Business Development, Marketing & Outreach Division***

Ronald J. Ammerman, Supervisory/ED  
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Charles A. Atwood, ED Specialist  
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#### ***Finance Division***

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Rosalind D. Bryant, Loan Officer  
Paul V. Thomas, Loan Officer  
Pamela Turner, Loan Officer

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#### ***Portfolio Management***

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Stephen Hale, Loan Specialist Commercial  
Ann Williams, Loan Specialist Commercial  
Allen Daugherty, Loan Servicing Assistant

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#### ***Office of General Counsel***

Lisa Still, Trial Attorney

lisa.still@sba.gov

#### ***Area 3 Procurement Center Representative***

Jose Gutierrez, PCR

jose.gutierrez@sba.gov

#### ***Business Information Center (BIC)***

Annette Paulson, BIC Manager  
5000-3 Norwood Avenue  
Jacksonville, Florida 32209  
Tel: 904-924-1100 ext. 232

annette.paulson@sba.gov

## SBA Export

Need Export Assistance? The SBA may help! Please contact either SBA's Paul Thomas at paul.thomas@sba.gov or Mary Hernandez, Regional Manager of the U.S. Export Assistance Center in Miami at mary.hernandez@sba.gov.

The North Florida District Office will conduct monthly "OPEN HOUSE" sessions for lenders from 9:00 am to 4:00 pm on the third Thursday of every month beginning on February 20, 2003. These sessions will provide one-on-one counseling with loan officers to address issues an/or problem areas. Come on by!!!

### FY 2003 Top 5 Lenders

(As of December 31, 2002)

-Loan totals in parenthesis-

- 1) Bank of America (81)
- 2) CIT Small Business Lending Corp. (21)
- 3) Banco Popular N.A. (15)
- 4) Capital One F.S.B. (13)
- 5) First Coast Community

### MARK YOUR CALENDARS FOR FREE LENDER TRAINING

The North Florida District office will hold the following FREE Lender Training:

#### **Jacksonville**

Loan Processing  
March 25th  
May 13th

Closing, Liquidation, CapLines  
March 26th  
May 14th

#### **Orlando**

Loan Processing  
June 17th

Closing, Liquidation, CapLines  
June 18th

#### **Gainesville**

Loan Processing  
July 15th

Closing, Liquidation, CapLines  
July 16th

#### **Fort Walton Beach**

Loan Processing  
August 12th

Closing, Liquidation, CapLines  
August 13th

### SBA NORTH FLORIDA DISTRICT OFFICE

504 Loan Approvals by Number of Loans Made for FY 2003, 1st Quarter

Lender	No. of Loans	504 \$ Amount	1st Mtg. \$ Amount	Total
FLORIDA FIRST CAPITAL FINANCE CORP, INC.	7	\$2,549,000	\$3,722,807	\$6,271,807
FLORIDA BUSINESS DEVELOPMENT CORPORATION	6	\$5,965,000	\$9,386,600	\$15,351,600
BUSINESS DVPMT CORP. OF NE FLORIDA, INC.	3	\$624,000	\$849,000	\$1,473,000
JACKSONVILLE ECON. DVPMT COMPANY, INC.	3	\$3,050,000	\$5,215,293	\$8,265,293
NORTH CENTRAL FLORIDA AREAWIDE DVLPT CO., INC	2	\$385,000	\$525,600	\$910,600
COASTAL AREA DISTRICT DVLPT. AUTHORITY, INC.	1	\$750,000	\$932,500	\$1,682,500
TOTAL	22	\$13,323,000	\$20,631,800	\$33,954,800



## SCORE SAYS.....

**Jerome Byrnes**  
**North Florida**  
**SCORE District Director**  
**(904) 443-1911**  
**byrnesfsu54@aol.com**

**Jacksonville SCORE**  
**Mark Allen, Chair**  
**District Director**  
904 - 443 - 1911  
Email: [information@scorejax.org](mailto:information@scorejax.org)  
Website: <http://www.scorejax.org>

**Gainesville SCORE**  
**Charlotte Millsaps, Chair**  
352 - 375 - 8278

**Volusia/Flagler County SCORE**  
**Nathaniel R. Kosak, Chair**  
904 - 255 - 6889  
E-mail: [score87@n-jcenter.com](mailto:score87@n-jcenter.com)  
Website: <http://www.score87.org/>

**Ocala SCORE**  
**Ronald Corbett, Chair**  
352 - 629 - 5959

**Lake Sumter SCORE**  
**Gayle Teerman, Chair**  
352 - 435 - 5031  
Website: <http://www.score414.com/>

**Orlando SCORE**  
**Michael J. Kavak, Chair**  
407 - 648 - 6476  
Email: [score138@iag.net](mailto:score138@iag.net)  
Website: <http://www.geocities.com/scoreorlando>

**Citrus County SCORE**  
**John Harkins, Chair**  
352 - 621 - 0775

**Bay County SCORE**  
**Alan Whittle, Chair**  
850 - 271 - 1108

**Pasco - Hernando County SCORE**  
**William Brydia, Chair**  
727 - 842 - 4638  
Email: [score439@ij.net](mailto:score439@ij.net)  
Website: <http://www.mytownads.com/score439/>

**The Holly Hill SCORE Chapter** (Volusia/Flagler County) has recently signed an agreement with the City of Daytona Beach to continue the small business outreach program called, "SCORE on the road." The program was initiated by the Holly Hill SCORE Chapter in 2001 and immediately became popular, catching the attention of the City of Daytona Beach Department of Economic Development.

The Department of Economic Development provides grants, loans and other services to promote small business development in its "enterprise zone", a region of the city that has economic distress, high unemployment and low per capita income. However, many of the businesses located in the enterprise zone are unaware of the City's programs. SCORE has been asked to devote over 1,000 hours of volunteer time to visit businesses in the zone. Volunteers will explain SCORE and City small business development programs, obtain information about business needs, and aid in obtaining development assistance. The Holly Hill SCORE Office may be reached at (904) 255-6889 or [score87@n-jcenter.com](mailto:score87@n-jcenter.com).



### SAVE THE DATE-

**Small Business Week Celebration and the North Florida Lenders' Awards to be held May 8th in Jacksonville, FL at the University of North Florida. More details to come soon! For more information, contact :**

**[lola.kress@sba.gov](mailto:lola.kress@sba.gov)**

**The North Florida District News is a quarterly publication of the U. S. Small Business Administration, North Florida District Office, Jacksonville, Florida. For additional information or inquiries: Lola Kress, Public Affairs Specialist, (904) 443-1933; Fax (202) 481-4188; E-mail: [lola.kress@sba.gov](mailto:lola.kress@sba.gov)**

# YEAH! For 8(a)!

Your Financial Statements are now due and must be submitted to your Business Opportunity Specialist or Economic Development Specialist within 90 days from the end of your company fiscal year if your statements are compiled or reviewed. Audited financial statements will be due within 120 days. SBA 8(a) contacts:

- Panhandle: Ron Ammerman (904) 443-1910 [ronald.ammerman@sba.gov](mailto:ronald.ammerman@sba.gov)
- North East Florida: Ed Phillips (904) 443-1968 [edward.phillips@sba.gov](mailto:edward.phillips@sba.gov)
- Central Florida: Nancy Alvarez-Hernandez (904) 443-1930 [nancy.alvarez-hernandez@sba.gov](mailto:nancy.alvarez-hernandez@sba.gov)

**FOR YOUR INFORMATION-** Competitive 8(a) Contract solicitations are posted on [www.fedbizopps.gov](http://www.fedbizopps.gov), along with other types of procurements that exceed \$25,000, such as a small business set aside and full and open competition. Sole Source 8(a) contract opportunities are not listed on fedbizopps.

**8(a) Success-** Lady Deborah's, Inc., an African American 8(a) firm from Palm Coast Florida, was awarded their first 8(a) contract by U.S. Navy, Engineering Field Activity Southeast, Jacksonville, Florida for Custodial Services at the Naval Air Station Jacksonville and Naval Station Mayport on January 3, 2003. This firm has been in the 8(a) program since October 26, 1998. This is the first time the Engineering Field Activity Southeast Contracting/Small Business Team at Naval Station Jacksonville has awarded an 8(a) contract through the SBA's 8(a) Mentor-Protégé Program. Eastern Maintenance and Services, Inc., the SBA's approved mentor to Lady Deborah's Inc. is a small business with federal contracting experience that has joined forces with the SBA and the Department of the Navy to help Lady Deborah's Inc. staff and personnel provide top quality custodial services at a reasonable price to the U.S. Navy. Under the SBA's Mentor-Protégé Program, mentors provide protégés technical and management assistance, financial assistance in the form of equity investments and/or loans, subcontract support, and assistance in performing prime contracts. The Engineering Field Activity Southeast Contracting/Small Business Team, SBA Central Office, Eastern Maintenance and Services, Inc., and Lady Deborah's Inc. working together as a team are commended for their hard work and efforts in making this first time contract award under the Mentor – Protégé program a successful endeavor. Congratulations again to Lady Deborah's Inc. and all parties concerned for a **JOB WELL DONE!!!**

## Interested in Participating in the SBA's 8(a) Program?????

The SBA's Mentor-Protégé program enhances the capability of 8(a) participants to compete more successfully for federal government contracts. The program encourages private-sector relationships and expands SBA's efforts to identify and respond to the developmental needs of 8(a) clients. Mentors provide technical and management assistance, financial assistance in the form of equity investments and/or loans, subcontract support, and assistance in performing prime contracts through joint venture arrangements with 8(a) firms. The program is offered under SBA's 8(a) Business Development program serving disadvantaged firms. SBA's 8(a) program, named for a section of the Small Business Act, is a business development initiative that helps socially and economically disadvantaged Americans gain access to economic opportunity. The program has provided an avenue for disadvantaged Americans to achieve entrepreneurial success and contribute to the strength and vigor of our economy. For more information on the 8(a) Program, please call the North Florida District Office at (904) 443-1900 or visit <http://www.sba.gov/8abd/>.